

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re: §  
§  
CURTISS, DWIGHT E § Case No. 11-12542  
CURTISS, DEBRA D §  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

NANCY L. JAMES, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: (Without deducting any secured claims)	Assets Exempt:
Total Distributions to Claimants:	Claims Discharged Without Payment:
Total Expenses of Administration:	

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/NANCY L. JAMES  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase PO Box 78035 Phoenix, AZ 85062					
	Chase PO Box 78069 Phoenix, AZ 85062					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase PO Box 78148 Phoenix, AZ 85062					
	Payoff secured creditors					
<b>TOTAL SECURED CLAIMS</b>			\$	\$	\$	\$

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NANCY L. JAMES					
NANCY L. JAMES					
Closing costs					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
BANK OF AMERICA					
Excise Taxes					
Real estate taxes					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RIGBY LAW FIRM					
Real estate commissions					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
02	IRS					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One PO Box 60599 City Of Industry, CA 91716					
	Chase PO Box 94012 Palatine, IL 60094					
	Citi Advantage Po Box 688901 Des Moines, IA 50368					
	Neiman Marcus Po Box 52335 Carol Stream, IL 60197					
01	PYOD, LLC ITS SUCCESSORS AND ASSIGN					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$	\$	\$	\$

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1  
**Exhibit 8**

Case No: 11-12542 TWD Judge: HONORABLE TIMOTHY W. DORE  
Case Name: CURTISS, DWIGHT E  
CURTISS, DEBRA D  
For Period Ending: 03/20/13

Trustee Name: NANCY L. JAMES  
Date Filed (f) or Converted (c): 03/08/11 (f)  
341(a) Meeting Date: 04/07/11  
Claims Bar Date: 06/04/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Primary residence located at 10622 Marine View Dr	625,000.00	54,788.84		525,495.30	FA
2. Checking Location: Alaska Federal CU	5,103.33	0.00		0.00	FA
3. Household goods and furnishings including applianc	14,680.00	0.00		0.00	FA
4. Wardrobe	1,500.00	0.00		0.00	FA
5. Jewelry	3,000.00	0.00		0.00	FA
6. Misc. sporting equipment	1,200.00	0.00		0.00	FA
7. Term life insurance policy Location: State Farm	0.00	0.00		0.00	FA
8. Term life insurance policy Location: Unum	0.00	0.00		0.00	FA
9. 401(k) - Virtuoso, LTD.	140,604.99	0.00		0.00	FA
10. IRA - Edward Jones	13,328.37	0.00		0.00	FA
11. Anticipated commissions - Joint debtor	600.00	0.00		0.00	FA
12. Anticipated March bonus - Debtor	2,500.00	0.00		0.00	FA
13. 2004 Jaguar XJR	16,257.00	0.00		0.00	FA
14. 2006 Jaguar X Type	17,140.00	0.00		0.00	FA
15. 1972 Pick-up truck	500.00	0.00		0.00	FA
16. Post-Petition Interest Deposits (u)	Unknown	0.00		1.46	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$841,413.69	\$54,788.84		\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Potential short sale of real prop.

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2  
Exhibit 8

Case No: 11-12542 TWD Judge: HONORABLE TIMOTHY W. DORE  
Case Name: CURTISS, DWIGHT E  
CURTISS, DEBRA D

Trustee Name: NANCY L. JAMES  
Date Filed (f) or Converted (c): 03/08/11 (f)  
341(a) Meeting Date: 04/07/11  
Claims Bar Date: 06/04/12

The designation of "DA" is for reporting purposes only and does not reflect any legal determination.

Initial Projected Date of Final Report (TFR): 06/30/13      Current Projected Date of Final Report (TFR): 06/30/13



**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1  
**Exhibit 9**

Case No: 11-12542 -TWD  
Case Name: CURTISS, DWIGHT E  
CURTISS, DEBRA D  
Taxpayer ID No: \*\*\*\*\*5904  
For Period Ending: 03/20/13

Trustee Name: NANCY L. JAMES  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*0059 Checking - Non Interest

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/23/12		Trsf In From BANK OF AMERICA	BALANCE FORWARD				0.00
01/25/13	010001	NANCY L. JAMES 15008 -63rd DRIVE S.E. SNOHOMISH, WA 98296	INITIAL WIRE TRANSFER IN Chapter 7 Compensation/Fees	9999-000 2100-000	28,672.31	12,131.81	28,672.31 16,540.50
01/25/13	010002	NANCY L. JAMES 15008 -63rd DRIVE S.E. SNOHOMISH, WA 98296	Chapter 7 Expenses	2200-000		44.20	16,496.30
01/25/13	010003	RIGBY LAW FIRM Attorneys at Law 600 STEWART STREET, #1908 SEATTLE, WA 98101-1217	Final Distribution	3210-000		2,546.50	13,949.80
01/25/13	010004	IRS PO Box 21126 Philadelphia, PA 19114	Final Distribution	5800-000		8,579.00	5,370.80
01/25/13	010005	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008 Greenville, SC 29602	Final Distribution Account No. ***3087	7100-000		5,370.80	0.00

Page Subtotals 28,672.31 28,672.31

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 2  
Exhibit 9

Case No: 11-12542 -TWD  
Case Name: CURTISS, DWIGHT E  
CURTISS, DEBRA D  
Taxpayer ID No: \*\*\*\*\*5904  
For Period Ending: 03/20/13

Trustee Name: NANCY L. JAMES  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*0059 Checking - Non Interest

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	0.00				
		Memo Allocation Disbursements:	0.00				
		Memo Allocation Net:	0.00				
			COLUMN TOTALS		28,672.31	28,672.31	0.00
			Less: Bank Transfers/CD's		28,672.31	0.00	
			Subtotal		0.00	28,672.31	
			Less: Payments to Debtors			0.00	
			Net		0.00	28,672.31	

Page Subtotals 0.00 0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 3  
**Exhibit 9**

Case No: 11-12542 -TWD  
Case Name: CURTISS, DWIGHT E  
CURTISS, DEBRA D  
Taxpayer ID No: \*\*\*\*\*5904  
For Period Ending: 03/20/13

Trustee Name: NANCY L. JAMES  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*6594 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/17/12		Sharon Best Law and Escrow	BALANCE FORWARD				0.00
	1		Sale of real prop		28,875.00		28,875.00
			Memo Amount: 554,370.30	1110-000			
	1		Sale Price				
			Memo Amount: ( 28,875.00 )	1110-000			
			Carve-out to estate				
			Memo Amount: ( 452,272.80 )	4110-000			
			Payoff secured creditors				
			Memo Amount: ( 31,500.00 )	3510-000			
			Real estate commissions				
			Memo Amount: ( 9,350.00 )	2820-000			
			Excise Taxes				
			Memo Amount: ( 1,436.83 )	2820-000			
			Real estate taxes				
			Memo Amount: ( 2,060.67 )	2500-000			
			Closing costs				
04/30/12	16	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.09		28,875.09
05/31/12	16	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.24		28,875.33
05/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		36.69	28,838.64
06/29/12	16	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.23		28,838.87
06/29/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		34.28	28,804.59
07/31/12	16	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.25		28,804.84
07/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		37.78	28,767.06
08/31/12	16	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.24		28,767.30
08/31/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		36.55	28,730.75
09/28/12	16	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.23		28,730.98
09/28/12		BANK OF AMERICA	BANK SERVICE FEE	2600-000		32.97	28,698.01
10/23/12	16	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.18		28,698.19
10/23/12		BANK OF AMERICA	BANK FEES	2600-000		25.88	28,672.31

Page Subtotals 28,876.46 204.15

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 4  
Exhibit 9

Case No: 11-12542 -TWD  
Case Name: CURTISS, DWIGHT E  
CURTISS, DEBRA D  
Taxpayer ID No: \*\*\*\*\*5904  
For Period Ending: 03/20/13

Trustee Name: NANCY L. JAMES  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*6594 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 0.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
10/23/12		901 MAIN STREET 10TH FLOOR DALLAS, TX 75283 Trsf To UNION BANK	FINAL TRANSFER	9999-000		28,672.31	0.00

Memo Allocation Receipts: 554,370.30  
Memo Allocation Disbursements: 525,495.30  

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Memo Allocation Net: 28,875.00

COLUMN TOTALS 28,876.46 28,876.46 0.00  
Less: Bank Transfers/CD's 0.00 28,672.31  
Subtotal 28,876.46 204.15  
Less: Payments to Debtors 0.00  
Net 28,876.46 204.15

Total Allocation Receipts: 554,370.30  
Total Allocation Disbursements: 525,495.30  

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Total Memo Allocation Net: 28,875.00

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Checking - Non Interest - *****0059	0.00	28,672.31	0.00
Money Market - Interest Bearing - *****6594	28,876.46	204.15	0.00
	<hr/> 28,876.46	<hr/> 28,876.46	<hr/> 0.00
	<hr/> <hr/> (Excludes Account Transfers)	<hr/> <hr/> (Excludes Payments To Debtors)	<hr/> <hr/> Total Funds On Hand

Page Subtotals 0.00 28,672.31